Case 18-11000-jkf Doc 12 Filed 03/10/18 Entered 03/11/18 00:56:50 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Steven D Ford

Debtor

Case No. 18-11000-jkf
Chapter 13

CERTIFICATE OF NOTICE

Page 1 of 2

Date Rcvd: Mar 08, 2018

Form ID: 309I Total Noticed: 17

User: Lisa

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 10, 2018.
db
                +Steven D Ford,
                                   936 N 26th Street,
                                                         Philadelphia, PA 19130-1302
                +FREDERICK L. REIGLE,
                                        Chapter 13 Trustee,
                                                                2901 St. Lawrence Avenue,
                                                                                             P.O. Box 4010.
tr
                  Reading, PA 19606-0410
14056243
                +Citibank,
                             Citicorp Credit Srvs/Centralized Bankrup,
                                                                            Po Box 790040,
                 St. Louis, MO 63179-0040
14056245
                +FedLoan Servicing, Attention: Bankruptcy,
                                                                 Po Box 69184,
                                                                                Harrisburg, PA 17106-9184
14056250
                +Nasa Federal Credit Un,
                                           500 Prince Georges Blvd, Upper Marlboro, MD 20774-8732
                                      375 Healdsburg Ave Ste 280,
                                                                      Healdsburg, CA 95448-4151
14056253
                +Sofi Lending Corp,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                                                                               DAVID M. OFFEN,
                 E-mail/Text: dmol60west@gmail.com Mar 09 2018 01:32:44
                                                                                                  The Curtis Center,
aty
                                                          Philadelphia, PA 19106
                 601 Walnut Street, Suite 160 West, Philadelphia, FE-mail/Text: bankruptcy@phila.gov Mar 09 2018 01:33:25
                                                                               City of Philadelphia,
smq
                  City of Philadelphia Law Dept.,
                                                     Tax Unit/Bankruptcy Dept,
                                                                                    1515 Arch Street 15th Floor,
                  Philadelphia, PA 19102-1595
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2018 01:33:00
smq
                  Pennsylvania Department of Revenue,
                                                          Bankruptcy Division,
                                                                                  P.O. Box 280946,
                  Harrisburg, PA 17128-0946
                +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 09 2018 01:33:16
                                                                                              U.S. Attorney Office,
smg
                c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 09 2018 01:33:05
                                                                                     Philadelphia, PA 19106-4404
                                                                                         United States Trustee,
ust
                                                 833 Chestnut Street,
                  Office of the U.S. Trustee,
                                                                         Suite 500,
                                                                                        Philadelphia, PA 19107-4405
                                                                      Correspondence,
                +EDI: AMEREXPR.COM Mar 09 2018 06:33:00
14056240
                                                              Amex,
                                                                                          Po Box 981540,
                  El Paso, TX 79998-1540
14056241
                +EDI: CHASE.COM Mar 09 2018 06:33:00
                                                           Chase Card Services,
                                                                                    Attn: Correspondence Dept,
                  Po Box 15298,
                                  Wilmington, DE 19850-5298
                 EDI: DISCOVER.COM Mar 09 2018 06:33:00
14061442
                                                              Discover Bank,
                                                                                Discover Products Inc,
                  PO Box 3025,
                                 New Albany, OH 43054-3025
14056244
                +EDI: DISCOVER.COM Mar 09 2018 06:33:00
                                                              Discover Financial,
                                                                                      Po Box 3025,
                 New Albany, OH 43054-3025
                +E-mail/Text: bankruptcy@gatewayloan.com Mar 09 2018 01:33:14 244 S Gateway Pl, Jenks, OK 74037-3448
14056249
                                                                                      Gateway Mortgage Grp,
                +E-mail/Text: bankruptcy@prosper.com Mar 09 2018 01:33:29
14056252
                                                                                 Prosper Marketplace Inc,
                  Po Box 396081,
                                   San Francisco, CA 94139-6081
                                                                                                  TOTAL: 11
           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 Sundance Vacation
14056254
                +FREDERICK L. REIGLE
aty*
                                         Chapter 13 Trustee,
                                                                2901 St. Lawrence Ave.,
                 Reading, PA 19606-0410
14056242*
                +Chase Card Services, Attn: Correspondence Dept,
                                                                       Po Box 15298,
                                                                                         Wilmington, DE 19850-5298
                                       Attention: Bankruptcy, Attention: Bankruptcy,
                                                                 Po Box 69184,
                                                                                  Harrisburg, PA 17106-9184
14056246*
                +FedLoan Servicing,
14056247*
                +FedLoan Servicing,
                                                                 Po Box 69184,
                                                                                  Harrisburg, PA 17106-9184
                +FedLoan Servicing,
14056248*
                                       Attention: Bankruptcy,
                                                                 Po Box 69184,
                                                                                  Harrisburg, PA 17106-9184
14056251*
                +Nasa Federal Credit Un,
                                            500 Prince Georges Blvd,
                                                                        Upper Marlboro, MD 20774-8732
                                                                                                 TOTALS: 1, * 6, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2018 Signature: /s/Joseph Speetjens

Case 18-11000-jkf Doc 12 Filed 03/10/18 Entered 03/11/18 00:56:50 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: Lisa Page 2 of 2 Date Rcvd: Mar 08, 2018

Form ID: 309I Total Noticed: 17

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Steven D Ford dmol60west@gmail.com, davidoffenecf@gmail.com FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf_frpa@trustee13.com

REBECCA ANN SOLARZ on behalf of Creditor GATEWAY MORTGAGE GROUP, LLC bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Case 18-11000-jkf Doc 12 Filed 03/10/18 Entered 03/11/18 00:56:50 Desc Imaged

		Cennicale of N	iolice Page 3 0i 4			
Information to	ormation to identify the case:					
Debtor 1	Steven D Ford		Social Security number or ITIN xxx-xx-2909			
	First Name Middle	Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name - Middle	Name - Last Name	Social Security number or ITIN			
	First Name Middle	Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Penn		ern District of Pennsylvania	Date case filed for chapter 13 2/14/18			
Case number: 18	3–11000–jkf					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

_	Debterle full name	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Steven D Ford	
2.	All other names used in the last 8 years		
3.	Address	936 N 26th Street Philadelphia, PA 19130	
4.	Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625–9600 Email: dmo160west@gmail.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 3/8/18

For more information, see page 2

Case 18-11000-jkf Doc 12 Filed 03/10/18 Entered 03/11/18 00:56:50 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Steven D Ford

Case number 18–11000–jkf

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7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 6, 2018 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
Required to do so. B. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 6/5/18	
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 4/25/18	
		Deadline for governmental units to file a proof of Filing deadline: 8/13/18 claim:		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 5/16/18 at 9:30 A Philadelphia PA 19107		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	ldress, you may file a motion asking the court to ar with United States bankruptcy law if you have	
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	narge of debts, which may include all or part of e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from t file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	